

United States Bankruptcy Court
Middle District of Pennsylvania

In re **Joseph A. Brennan**

Debtor

Case No. **5:11-bk-01504**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	23	104,349.60		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		14,706.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		227,898.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	10			19,229.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			17,691.00
Total Number of Sheets of ALL Schedules		55			
		Total Assets	104,349.60		
			Total Liabilities	242,604.00	

United States Bankruptcy Court
Middle District of Pennsylvania

In re **Joseph A. Brennan**

Debtor

Case No. 5:11-bk-01504Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	19,229.00
Average Expenses (from Schedule J, Line 18)	17,691.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,901.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	227,898.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	227,898.00

In re

Joseph A. BrennanCase No. 5:11-bk-01504

Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total >	0.00	(Total of this page)
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Total >	0.00
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0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Pocket Cash	-	200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking & Savings Account Cross Valley Federal Credit Union Baltimore Drive Plains, PA	J	502.50
		Jointly owned with Mother: Carol Brennan		
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Microwave, stove, washer/dryer, refrigerator, 2 tvs, 1 dvd player, lawn mower, small home tools, furniture: kitchen, living room, 1 bedroom	-	2,100.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books & CD's & DVD's	-	100.00
6. Wearing apparel.		Approx. 20 Hess toy trucks	-	500.00
7. Furs and jewelry.	X	Wearing Apparel	-	275.00
8. Firearms and sports, photographic, and other hobby equipment.		Digital camera, golf clubs, mountain bike	-	900.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
				Sub-Total > 4,577.50
			(Total of this page)	

4 continuation sheets attached to the Schedule of Personal Property

In re

Joseph A. BrennanCase No. 5:11-bk-01504

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<input checked="" type="checkbox"/>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<input checked="" type="checkbox"/>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<input checked="" type="checkbox"/>			
14. Interests in partnerships or joint ventures. Itemize.	<input checked="" type="checkbox"/>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<input checked="" type="checkbox"/>			
16. Accounts receivable.	<input checked="" type="checkbox"/>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<input checked="" type="checkbox"/>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<input checked="" type="checkbox"/>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<input checked="" type="checkbox"/>			

Sub-Total >
(Total of this page)**0.00**Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

In re

Joseph A. BrennanCase No. 5:11-bk-01504

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Mack RD6885 Dump Truck - Was in accident and wasn't repaired. Titled jointly with father: Philip J. Brennan 10% was deducted from value 1997 BMW 3 Series 328i Sedan 4D - 4,900.00 1986 International 2500 Dump Truck J 2,000.00 Jointly owned with friend: Jason Caboot 1994 Chevrolet C2500 Pick-up (Approx. 125,000 miles) J 1,383.75 Jointly owned with friend: Jason Caboot. Reduced by 10% 2000 Sterling S4700 Dump Truck J 6,747.75 Jointly owned with friend: Jason Caboot Reduced by 10% 2005 Chevrolet 1 Ton Dump Truck - 33,300.00 Reduced by 10% 2006 Chevrolet Silverado Pick-up - 17,825.00		8,100.00
				Sub-Total > (Total of this page) 74,256.50

Sheet 2 of 4 continuation sheets attached
to the Schedule of Personal Property

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		1996 6' x 12' Trailer	-	750.00
		2005 7' x 18' Trailer	-	3,150.00
		Reduced by 10%		
26. Boats, motors, and accessories.		1987 Invader 16-ft. Boat	-	2,500.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.		Generator	-	400.00
		Miscellaneous Small Tools	-	2,250.00
		Reduced by 10%		
		Plow For Dump	-	1,800.00
		Reduced by 10%		
		Miscellaneous Small Equipment	-	2,250.00
		Reduced by 10%		
		Easy Lawn TM35-6R Hydroseeder	-	6,745.50
		Reduced by 10%		
		Snowblower	-	890.10
		Reduced by 10%		
		Snow Plows (2@ \$1,350 each) Reduced by 10%	-	2,700.00
		2003 Western Spreader	-	1,080.00
		Reduced by 10%		
		Snow Pusher	-	900.00
		Reduced by 10%		
30. Inventory.	X			
31. Animals.		Dog	-	100.00
				Sub-Total > (Total of this page)
				25,515.60

Sheet 3 of 4 continuation sheets attached
to the Schedule of Personal Property

In re

Joseph A. BrennanCase No. 5:11-bk-01504

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
				Sub-Total > 0.00
				(Total of this page)
				Total > 104,349.60

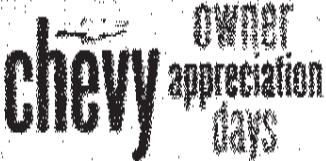
Sheet 4 of 4 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)



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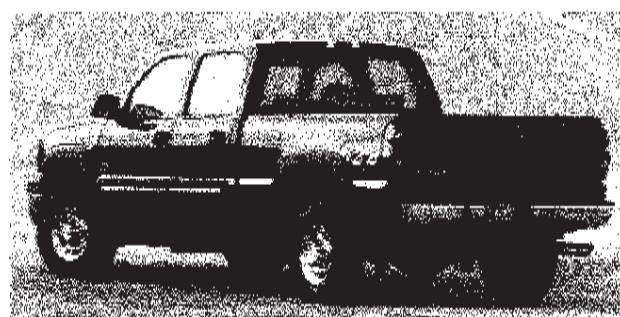
\$3,500 total cash back



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2006 Chevrolet SILVERADO 2500 HD PICKUP-3/4 Ton-V8

Crew Cab LT (4WD)



Pricing	Rough Trade-In	Average Trade-In	Clear Trade-In
Base Price	\$15,100	\$16,650	\$17,100
Options: (add options)			
W/out Cruise Control	-\$175	-\$175	-\$175
Bose Premium Stereo	\$350	\$350	\$350
Power Sunroof	\$550	\$550	\$550
8.1L V8 Engine	\$450	\$450	\$450

TOTAL PRICE **\$16,275** **\$17,825** **\$19,100**

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Standard Equipment Details

Engine Specifications

Type: Gas V8

Size: 6.0L/364

Horsepower: 300 @ 4400 RPM

Torque: 360 @ 4000 RPM

Max Towing Capacity: 5000

Max Payload: 9945

Drive Train


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1997 BMW 3 Series 328i Sedan 4D

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4.7 out of 5

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Vehicle Highlights

Mileage: 60,000
Engine: 6-Cyl. 2.8 Liter
Transmission: Automatic
Drivetrain: RWD

Selected Equipment
Standard

Traction Control	Cruise Control	Dual Power Seats
ABS (4-Wheel)	Power Steering	Leather
Air Conditioning	AM/FM Stereo	Sun Roof (Sliding)
Power Windows	Cassette	Alloy Wheels
Power Door Locks	Dual Air Bags	

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Blue Book Trade-In Value

Kelley Blue Book Trade-In Value is the amount consumers can expect to receive from a dealer for a trade-in vehicle, assuming an accurate appraisal of the vehicle's condition, mileage and features. This value will likely be less than the Private Party Value because the reselling dealer incurs the cost of safety inspections, reconditioning and other costs of doing business.

Vehicle Condition Ratings

Check Vehicle Title History

Excellent

EX-100%	\$5,250
<ul style="list-style-type: none"> Looks new, is in excellent mechanical condition and needs no reconditioning. Never had any paint or body work and is free of rust. Clean title history and will pass a smog and safety inspection. Engine compartment is clean, with no fluid leaks and is free of any wear or visible defects. Complete and verifiable service records. 	

Less than 5% of all used vehicles fall into this category.

Good

GD-100%	\$4,900
<ul style="list-style-type: none"> Free of any major defects. Clean title history, the paint, body, and interior have only minor (if any) blemishes, and there are no major mechanical problems. Little or no rust on this vehicle. Tires match and have substantial tread wear left. A "good" vehicle will need some reconditioning to be sold at retail. 	

Most consumer owned vehicles fall into this category.

Fair

FR-100%	\$4,350
<ul style="list-style-type: none"> Some mechanical or cosmetic defects and needs servicing but is still in reasonable running condition. Clean title history, the paint, body and/or interior need work performed by a professional. Tires may need to be replaced. There may be some repairable rust damage. 	

Poor

PO-100%	N/A
<ul style="list-style-type: none"> Severe mechanical and/or cosmetic defects and is in poor running condition. May have problems that cannot be readily fixed such as a damaged frame or a rusted-through body. Branded title (salvage, hood, etc.) or unsubstantiated mileage. 	

Kelley Blue Book does not attempt to report a value on a "poor" vehicle because the value of these vehicles varies greatly. A vehicle in poor condition may require an independent appraisal to determine its value.

* Pennsylvania 02/28/2011

Accurate Condition Appraisal**Change Condition**

Accurately appraising the condition of a vehicle is an important aspect in determining its Blue Book value. Taking our 10 question condition quiz will ensure you know the correct condition rating.

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1997 MACK RD688S Dump Truck

\$28,500.00

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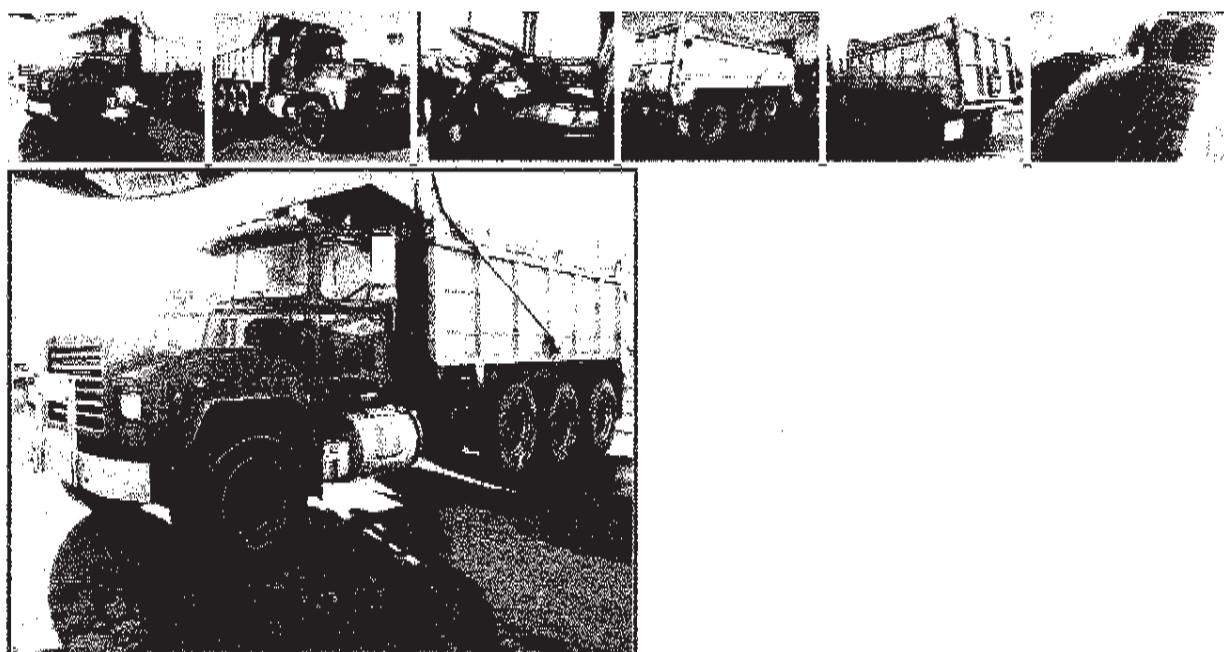
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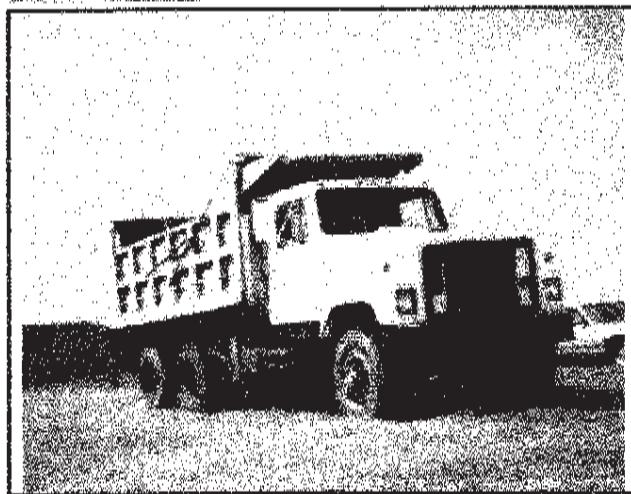
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VEHICLE DETAILS

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New/Used: U	Engine Make: International
Year: 1987	Engine Model: DT466C
Make: International	Fuel Type: Diesel
Model: 2500	
Location: ALTAVISTA, VA	
Type: CLASS 6 (GVW 19501 - 26000)	
Category: Dump Truck	

VEHICLE DESCRIPTION

1987 International 2500,diesel-DT466C, auto/trans, air brakes, needs repair, \$4,000, call 434-369-8523
Altavista,VA \$4000, 4343698523

• (434) 369-8523

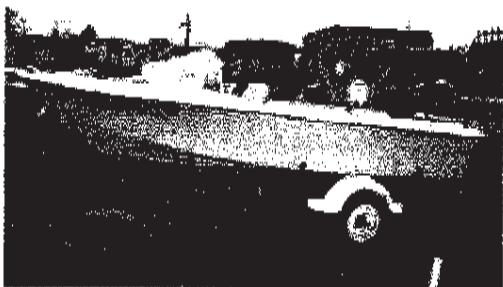
Vehicle Location: ALTAVISTA, VA



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16' Bayliner

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Boat Specifications

Make: Bayliner Boats
Model: closed bow
Year: 1981
Length: 16 ft. 0 in.
Location: Coos Bay, OR
Type: Fishing Boats
Price: \$2,500.00 In Stock
Listing: 583075

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Contact Information

Coos Bay Marine
 Inc.1201 Ocean Blvd
 Coos Bay, OR 97420

Contact Coos Bay Marine

*First name:
 *Last name:
 *Email:
 Phone:
 *Message:

Description

unknown year on boat. Title says 2000. Probably in the 1980's.
 16' Bayliner
 1998 50 ELPT Force
 Painted trailer

Contact Coos Bay Marine

Phone: (888)452-7021

Coos Bay Marine
 Inc.1201 Ocean Blvd.
 Coos Bay, OR 97420

Contact Coos Bay Marine

*First name:

*Last name:

*Email:

Phone:

Price	\$25,500 USD
Location	East Syracuse, New York
Condition	Used
Cab	Standard Cab
Engine Specs	Chevy
Engine Type	6.0 Vortex
Fuel Type	Gasoline
Mileage	35,000 mi
Transmission	Automatic
Suspension	Spring
Length	8 ft
Tires	215/85
Number of Rear Axles	Single
Composition	Steel
VIN	354991
Check for Over Drive	Yes

Detailed Description

8' Rugby Dump Body, 8' Western Plow with quick mount hitch, ready to go to work;
4x4

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Contact:

TRACEY ROAD EQUIPMENT INC

David Holzwarth

Truck/Trailer is located in:

East Syracuse, New York

Phone: (800)872-2390

or (800)374-6488

Fax: (315)434-9413

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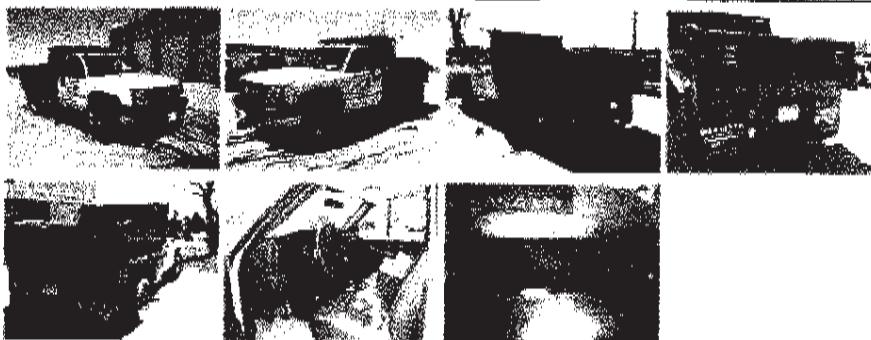
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2004 CHEVROLET 3500

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Specifications

Quantity	1
Stock Number	74339TP
Year	2004
Manufacturer	CHEVROLET
Model	3500

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Item# 38608

[Brushcutters](#)

\$989.99

[Chainsaws](#)[Commercial Walk Behind Mowers](#)[Compactors](#)**Demo & Used Units****Edgers****Product Description**[Generators](#)Model #: 38608
Capacity / Minute ~ 1,800 lbs[Generator Accessories](#)Throw Distance - Up to 30'
Clearing Width - 22"[Grills](#)Engine - Briggs & Stratton OHV
Engine Displacement - 205cc[Hedge Trimmers](#)Starter - Electric Start w/ Recoil Mitten-Grip
Compression Release - Standard[Lawn Equipment](#)

Ignition - Electronic

[Lawnmowers](#)Fuel Capacity - 2 Quarts
Chute Control - Remote Chute Crank[Leaf Blowers](#)

Auger System - 2-Stage w/ 10" Impeller, 3-Blade

[Levels](#)

Impeller - 10" Diameter

[Miscellaneous](#)

Scraper - Adjustable

[Portable Drills](#)

Skid Shoes - Reversible

[Pole Saws](#)

Weight - 162 lbs.

[Pressure Washers](#)

Warranty - 3-Year Limited Coverage

[Snowblowers](#)

The bigger the berm, the more punch this two-stager packs. Our Power Throw 722 is compact and easy to maneuver, yet tough enough to cut through the most stubborn snow. Featuring a Briggs & Stratton Snow King® engine, 22" clearing width, electric start and backed by Toro's "Best in the Business" three-year limited warranty, Power Throw delivers serious snow removal performance.

Compact and Maneuverable - Compact and easy to maneuver, yet powerful enough to cut through tough snow.

Three-Year Warranty** - If anything goes wrong in the first three years under normal use and maintenance, Toro will fix it free! **See www.toro.com or retailer for warranty details.

Rugged, Durable Design - Heavy gauge steel and cast aluminum parts are designed to perform and built to last.

[Snowblower Accessories](#)[Spreaders](#)[String Trimmers](#)

2000 INTERNATIONAL S4700

[More Details](#)

Model: **S4700**

Location: Erie, PA

Mileage: 131,604

Type: CLASS 4 (GVW 14001 - 16000)

Category: Dump Truck

VEHICLE DESCRIPTION

2000 INTERNATIONAL S4700, low Pro International, 12 Foot Box, Automatic



Tim DeLuca's Sales & Service Inc.

- Toll Free: (866) 448-3047
- Main: (814) 836-8853

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VEHICLE DETAILS

Check Your 2011 Credit Score

New/Used: U

Stock Number: 212287

Year: 2000

Make: INTERNATIONAL

CONTACT SELLER



Tim Deluca's Sales & Service Inc.

- [\(866\) 448-3047](tel:(866)448-3047)
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YOUR LOCATION
(U.S. Zip Code)

ESTIMATED WEIGHT
(lbs.)



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2000 INTERNATIONAL S4700 Dump Truck

\$14,995.00

In re Joseph A. Brennan,
Debtor

Case No. 5:11-bk-01504

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Pocket Cash	11 U.S.C. § 522(d)(5)	200.00	200.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking & Savings Account Cross Valley Federal Credit Union Baltimore Drive Plains, PA	11 U.S.C. § 522(d)(5)	502.50	1,005.00
Jointly owned with Mother: Carol Brennan			
Household Goods and Furnishings			
Microwave, stove, washer/dryer, refrigerator, 2 tvs, 1 dvd player, lawn mower, small home tools, furniture: kitchen, living room, 1 bedroom	11 U.S.C. § 522(d)(3)	2,100.00	2,100.00
Books, Pictures and Other Art Objects; Collectibles			
Books & CD's & DVD's	11 U.S.C. § 522(d)(5)	100.00	100.00
Approx. 20 Hess toy trucks	11 U.S.C. § 522(d)(5)	500.00	500.00
Wearing Apparel			
Wearing Apparel	11 U.S.C. § 522(d)(3)	275.00	275.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Digital camera, golf clubs, mountain bike	11 U.S.C. § 522(d)(5)	900.00	900.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1996 Mack RD6885 Dump Truck - Was in accident and wasn't repaired.	11 U.S.C. § 522(d)(5)	0.00	16,200.00
Titled jointly with father: Philip J. Brennan			
10% was deducted from value			
1997 BMW 3 Series 328i Sedan 4D	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,450.00 1,450.00	4,900.00
1986 International 2500 Dump Truck	11 U.S.C. § 522(d)(5)	2,000.00	4,000.00
Jointly owned with friend: Jason Caboot			
1994 Chevrolet C2500 Pick-up (Approx. 125,000 miles)	11 U.S.C. § 522(d)(5)	1,306.50	2,767.50
Jointly owned with friend: Jason Caboot.			
Reduced by 10%			

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**
(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2000 Sterling S4700 Dump Truck	11 U.S.C. § 522(d)(5)	0.00	13,495.50
Jointly owned with friend: Jason Caboot			
Reduced by 10%			
2005 Chevrolet 1 Ton Dump Truck	11 U.S.C. § 522(d)(6)	0.00	33,300.00
Reduced by 10%			
2006 Chevrolet Silverado Pick-up	11 U.S.C. § 522(d)(5)	2,416.00	17,825.00
1996 6' x 12' Trailer	11 U.S.C. § 522(d)(6)	750.00	750.00
2005 7' x 18' Trailer	11 U.S.C. § 522(d)(6)	0.00	3,150.00
Reduced by 10%			
Boats, Motors and Accessories			
1987 Invader 16-ft. Boat	11 U.S.C. § 522(d)(5)	2,500.00	2,500.00
Machinery, Fixtures, Equipment and Supplies Used in Business			
Generator	11 U.S.C. § 522(d)(6)	400.00	400.00
Miscellaneous Small Tools	11 U.S.C. § 522(d)(6)	1,025.00	2,250.00
Reduced by 10%			
Plow For Dump	11 U.S.C. § 522(d)(6)	0.00	1,800.00
Reduced by 10%			
Miscellaneous Small Equipment	11 U.S.C. § 522(d)(6)	0.00	2,250.00
Reduced by 10%			
Easy Lawn TM35-6R Hydroseeder	11 U.S.C. § 522(d)(6)	0.00	6,745.50
Reduced by 10%			
Snowblower	11 U.S.C. § 522(d)(6)	0.00	890.10
Reduced by 10%			
Snow Plows (2@ \$1,350 each) Reduced by 10%	11 U.S.C. § 522(d)(6)	0.00	2,700.00
2003 Western Spreader	11 U.S.C. § 522(d)(6)	0.00	1,080.00
Reduced by 10%			
Snow Pusher	11 U.S.C. § 522(d)(6)	0.00	900.00
Reduced by 10%			

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Animals</u>			
Dog	11 U.S.C. § 522(d)(5)	100.00	100.00

In re **Joseph A. Brennan**

Case No. 5:11-bk-01504

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

 Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re **Joseph A. Brennan**Case No. 5:11-bk-01504

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM		
Account No. N/A								
Don Wilkinson Tax Collector Centax Group 300 Laird Street, Ste A Wilkes Barre, PA 18705	-	Business Tax					0.00	
Account No.							0.00	0.00
Account No.								
Account No.								
Account No.								
Account No.								
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)	0.00
							Total (Report on Summary of Schedules)	0.00
								0.00

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx x-xxxx6241			Opened 1/07/09 Last Active 6/01/08 Credit Card				
Asset Acceptance Llc Po Box 2036 Warren, MI 48090	-						197.00
Account No. xxxxxxxxxxxxxx7016			Opened 3/31/98 Last Active 4/27/07 Credit Card				
Bank Of America Po Box 17054 Wilmington, DE 19850	-						33,808.00
Account No. N/A			2010 Credit Card				
Bear Fuel Towanda, PA 18848	-						2,000.00
Account No. N/A			2010 Credit Card				
Brennan's Electric 2 South Eighth Street Highland Park, NJ 08904	-						8,400.00
10 continuation sheets attached							Subtotal (Total of this page)
							44,405.00

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. N/A		2010 Credit Card				
Brown's Farm 215 Avery Station Road Tunkhannock, PA 18657	-					3,200.00
Account No. xxxxxxxxxxxxx1431		Opened 12/10/03 Last Active 7/05/07 Credit Card				
Chase Po Box 15298 Wilmington, DE 19850	-					5,664.00
Account No. xxxxxxxxxxxxx1235		Opened 6/01/99 Credit Card				
Citi Po Box 6241 Sioux Falls, SD 57117	-					Unknown
Account No. N/A		2009 Judgment entered in Allegheny County Court of Common Pleas on 10/09.				
Cleveland Brothers Equipment 590 Suscon Road Pittston, PA 18640	-					14,075.00
Account No. N/A		2009 Judgment entered in Luzerne County Court of Common Pleas on 4/09.				
Colonial Pacific Leasing Corp. 3000 Lakeside Drive, Ste. 2000 Deerfield, IL 60015	-					36,126.00
Sheet no. 1 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			59,065.00

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx05N1		Opened 8/28/08 Last Active 7/01/08 Loan				
Commonwealth Financial 120 N Keyser Ave Scranton, PA 18504	-					80.00
Account No. xxxxx2182		Opened 5/01/01 Last Active 6/01/01 Credit Card				
Crdt First Pob 81315 Cleveland, OH 44181	-					Unknown
Account No. xxxxxxxxxxxx6612		Opened 5/07/99 Last Active 3/01/05 Credit Card				
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850	-					Unknown
Account No. N/A		2010 Credit Card				
Dunmore Oil 1031 Reeves Dunmore, PA 18509	-					2,100.00
Account No. xxxx0167		Opened 8/20/10 Last Active 10/01/07 Loan				
Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256	-					565.00
Sheet no. <u>2</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,745.00

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx5918		Opened 10/30/96 Last Active 3/30/08 Credit Card				
Exxmblciti Po Box 6497 Sioux Falls, SD 57117	-					138.00
Account No. N/A		2009 Judgment entered in Rensselair County Supreme Court 5/09				
First Niagara Leasing c/o Matt Beam, Esq. & Scolieri Law 1207 Fifth Ave, Ste 200 Pittsburgh, PA 15219	-					35,000.00
Account No. N/A		2009 Judgment entered in Lackawanna County Court of Common Pleas.				
Five Star Equipment 1300 Dunham Drive Scranton, PA 18501	-					2,500.00
Account No. xxxx4983		Opened 1/25/02 Last Active 3/08/07 Past Automobile				
Ford Cred Po Box Box 542000 Omaha, NE 68154	-					Unknown
Account No. xxxx9289		Opened 12/17/03 Last Active 10/30/08 Past Automobile				
Franklin Security Bank 667 N River St Plains, PA 18705	-					Unknown
Sheet no. <u>3</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		37,638.00	

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0040 Fusa 201 N Walnut Street Mailstop 1027 Wilmington, DE 19801	-	Opened 6/01/06 Last Active 1/01/07 Loan				Unknown
Account No. xxxxxxxx2401 G M A C Po Box 12699 Glendale, AZ 85318	-	Opened 6/20/05 Last Active 12/03/08 Past Automobile				21,359.00
Account No. xxxxxxxxxxxx8270 Gemb/Gap Po Box 981400 El Paso, TX 79998	-	Opened 10/14/00 Last Active 4/01/08 Credit Card				Unknown
Account No. xxxxxxxxxxxx6762 Gemb/Jcp Po Box 984100 El Paso, TX 79998	-	Opened 7/28/08 Last Active 5/31/10 Credit Card				Unknown
Account No. xxxxxxxxxxxx9689 Gemb/Walmart Po Box 981400 El Paso, TX 79998	-	Opened 5/03/00 Last Active 3/01/02 Credit Card				Unknown
Sheet no. <u>4</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			21,359.00

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. N/A		2010 Credit Card				
Greater Pittston Fuel 36 Stout Street Pittston, PA 18640	-					3,800.00
Account No. N/A		2010 Credit Card				
Grimes & Stock, LLP 804 West Avenue Jenkintown, PA 19046	-					2,950.00
Account No. xxxxxxxxxxxx0000		Opened 5/12/08 Last Active 8/01/08 Credit Card				
Gulf Oil 8035 Quivira Rd Ste 100 Lenexa, KS 66215	-					4,757.00
Account No. N/A		2008 Judgment entered in Luzerne County Court of Common Pleas on 1/09.				
Highway Equipment and Supply PO Box 1957 Harrisburg, PA 17105	-					1,480.00
Account No. xxxxxx-xxxxxx2887		Opened 12/29/97 Last Active 10/23/02 Credit Card				
Hsbc/Bontn Po Box 15221 Wilmington, DE 19850	-					Unknown
Sheet no. 5 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			12,987.00

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxx-xxxxxx2160		Opened 9/03/03 Last Active 3/11/07 Credit Card				
hsbc/Bsbuy Po Box 15519 Wilmington, DE 19850	-					Unknown
Account No. xxxxxx-xxxxxx8626		Opened 4/19/05 Last Active 8/15/07 Credit Card				
hsbc/Suzki Po Box 703 Wood Dale, IL 60191	-					Unknown
Account No. xxxxxxxxxxxx5879		Opened 6/01/97 Last Active 6/01/01 CreditCard				
J Deere Crdt 8402 Excelsior Dr. Madison, WI 53705	-					Unknown
Account No. N/A		2010 Credit Card				
Keystone Block 600 Glenn Street Scranton, PA 18501	-					4,500.00
Account No. N/A		2010 Loan				
Mr. Castanzo 202 Burberry Drive Duryea, PA 18642	-					1,582.00
Sheet no. <u>6</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			6,082.00

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxx16N1 Nrthestcrcol 245 Main Street Dickson City, PA 18519	-	Opened 2/13/08 Credit Card				206.00
Account No. xxxxxxx9057 Penn Credit Corporatio 916 S 14th St Harrisburg, PA 17104	-	Opened 11/18/08 Last Active 11/01/07 Loan				298.00
Account No. N/A Penn State Seed Rte 309 Dallas, PA 18612	-	2010 Loan				4,500.00
Account No. N/A Powell's Rental & Sales 1305 Justus Blvd. Clarks Summit, PA 18411	-	2010 Credit Card				900.00
Account No. xxxxxxxxxxxxx8152 Resolution Management 160 Linden Oaks Dr Ste D Rochester, NY 14625	-	Opened 5/07/09 Loan				5,852.00
Sheet no. <u>7</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>11,756.00</u>

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx5901		Opened 12/01/98 Last Active 3/12/08 Credit Card				
Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117	-					Unknown
Account No. x x xxxx-x5272		Opened 6/22/08 Last Active 4/01/08 Credit Card				
Tbf Financial Llc 740 Waukegan Rd Ste 404 Deerfield, IL 60015	-					5,958.00
Account No. xxxxxxxxxxxxx8152		Opened 4/08/03 Last Active 7/01/07 Credit Card				
Td Rcs/Yard Card/908 1000 Macarthur Blvd Mahwah, NJ 07430	-					Unknown
Account No. xxx7441		Opened 6/24/08 Last Active 12/01/07 Credit Card				
The Credit Bureau Inc 19 Prince St Rochester, NY 14607	-					100.00
Account No. xxxxxxxx6097		Opened 12/26/03 Last Active 3/29/05 Utility				
Ugi Corp 225 Morgantown Rd Reading, PA 19611	-					Unknown
Sheet no. 8 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			6,058.00

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2245		Opened 5/13/99 Credit Card				
Unvl/Citi Po Box 6241 Sioux Falls, SD 57117	-					Unknown
Account No. x3517		Opened 4/28/06 Last Active 10/08/07 Credit Card				
Us Bank Manifest 1450 Child Parkway Marshall, MN 56258	-					5,632.00
Account No. xxxxxx6959		Opened 12/09/03 Last Active 2/01/04 Credit Card				
Wffnatlnbk Po Box 94498 Las Vegas, NV 89193	-					Unknown
Account No. xxxxxxxxxxxx0106		Opened 10/22/03 Last Active 4/18/08 Credit Card				
Wfnnb/Express Structur Po Box 330064 Northglenn, CO 80233	-					Unknown
Account No. xxxxxxxxxxxx3837		Opened 6/12/00 Last Active 1/26/04 Credit Card				
Wfnnb/Victorias Secret 220 W Schrock Rd Westerville, OH 43081	-					Unknown
Sheet no. 9 of 10 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						5,632.00

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B E T O R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CON T I N G E N T	U N L I Q U I D A T E D	DIS P U T E D	AMOUNT OF CLAIM
Account No. N/A						
Zahi Nijmeh 289 Reynolds Street Kingston, PA 18704	-	2008 Judgment entered in Luzerne County Courthouse on 4/09.				20,171.00
Account No.						
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. <u>10</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			20,171.00
			Total (Report on Summary of Schedules)			227,898.00

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re Joseph A. Brennan,
DebtorCase No. 5:11-bk-01504**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Snowplowing/trucking	
Name of Employer	Self-Employed as Lawnmaster Landscaping	
How long employed	12 years	
Address of Employer	62 East Saylor Ave Wilkes Barre, PA 18702	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <u>19,229.00</u>	\$ <u>N/A</u>
---------------------	---------------

8. Income from real property

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

9. Interest and dividends

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

11. Social security or government assistance
(Specify): _____

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

13. Other monthly income

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

(Specify): _____

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>19,229.00</u>	\$ <u>N/A</u>
---------------------	---------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>19,229.00</u>	\$ <u>N/A</u>
---------------------	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>19,229.00</u>	\$ <u>19,229.00</u>
---------------------	---------------------

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

1. **Debtor is in possession of a 1997 Mack tri-axle dump truck which he was leasing from First Niagara Leasing, Inc. He was sued for non-payment and a judgment was entered against him in Rensselair County Supreme Court on 5/09 in the amount of \$30,063. The vehicle was not repossessed and is still in debtor's possession, but is not titled in debtor's name, so it is not listed as an asset in Schedule B.**
2. **10% was deducted from non-exempt items in Schedule B values.**
3. **The variation in debtor's pay and expenses per month is due largely to the fact that in warmer months, debtor's income is largely due to hauling and landscaping, while in colder months his income is due to snow plowing and some hauling.**

FROM :

FAX NO. :

Apr. 14 2011 10:00AM P1

4-14-2011

Page 1 of 1

To

Attorney Mistroka

from Joe Brennan

SCHEDULE C
(Form 1040)Department of the Treasury
Internal Revenue Service (96)

Profit or Loss From Business

(Sole Proprietorship)

► Partnerships, joint ventures, etc., generally must file Form 1065 or 1065-B.
► Attach to Form 1040, 1040NR, or 1041. ► See Instructions for Schedule C (Form 1040).

OMB No. 1545-0074

2010

Attachment
Sequence No. 09

Name of proprietor

Joseph A. BRENNAN

Social security number (SSN)

206-58-9267

► Enter code from pages C-10, S-11

►

► Employer ID number (EIN), if any

A Principal business or profession, including product or service (see page C-2 of the instructions)

C Business name, if no separate business name, leave blank

E Business address (including suite or room no.)

City, town or post office, state, and ZIP code

F Accounting method: (1) Cash (2) Accrual (3) Other (specify) ►

G Did you "materially participate" in the operation of this business during 2010? If "No," see page C-3 for limit on losses

Yes No

H If you started or acquired this business during 2010, check here ►

Part I: Income

1 Gross receipts or sales. Caution. See page C-4 and check the box if:

- This income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked, or
- You are a member of a qualified joint venture reporting only rental real estate income not subject to self-employment tax. Also see page C-3 for limit on losses.

► 1 26000.00

2 Returns and allowances

2

3 Subtract line 2 from line 1

3

4 Cost of goods sold (from line 42 on page 2)

4

5 Gross profit. Subtract line 4 from line 3

5

6 Other income, including federal and state gasoline or fuel tax credit or refund (see page C-4)

6

7 Gross income. Add lines 5 and 6

7

26000.00

Part II: Expenses. Enter expenses for business use of your home only on line 30.

8 Advertising

8

(see page C-4)

3216.03

18 Office expense

18

19 Pension and profit-sharing plans

19

20 Rent or lease (see page C-6)

20

a Vehicles, machinery, and equipment

20a

8139.92

b Other business property

20b

650.00

21 Repairs and maintenance

21

500.00

22 Supplies (not included in Part III)

22

623.00

23 Taxes and licenses

23

24 Travel, meals, and entertainment

24

a Travel

24a

b Deductible meals and

24b

entertainment (see page C-6)

25

210.00

25 Utilities

25

26 Wages (less employment credits)

26

27 Other expenses (from line 48 on

27

page 2) *A.A.S.*

5000.10

28 Total expenses before expenses for business use of home. Add lines 8 through 27

28

19984.05

29 Tentative profit or (loss). Subtract line 28 from line 7

29

30 Expenses for business use of your home. Attach Form 8829

30

31 Net profit or (loss). Subtract line 30 from line 29

31

- If a profit, enter on both Form 1040, line 12, and Schedule SE, line 2 or on Form 1040NR, line 13 (if you checked the box on line 1, see page C-7). Estates and trusts, enter on Form 1041, line 3.

31

- If a loss, you must go to line 32.

32 If you have a loss, check the box that describes your investment in this activity (see page C-7).

- If you checked 32a, enter the loss on both Form 1040, line 12, and Schedule SE, line 2, or on Form 1040NR, line 13 (if you checked the box on line 1, see the line 31 instructions on page C-7). Estates and trusts, enter Form 1041, line 3.

32a All investment is at risk.
32b Some investment is not at risk.

- If you checked 32b, you must attach Form 8198. Your loss may be limited.

Nov.

SCHEDULE C
(Form 1040)

Profit or Loss From Business

OMB No. 1545-0074

2010

Attachment
Sequence No. 05Department of the Treasury
Internal Revenue Service (IRS)
Name of proprietor

Joseph A. BRENNAN

(Sole Proprietorship)

► Partnerships, joint ventures, etc., generally must file Form 1055 or 1065-B.

► Attach to Form 1040, 1040NR, or 1041. ► See Instructions for Schedule C (Form 1040).

Social security number (SSN)

206-58-9267

► Enter code from pages C-9, 10, & 11

► Employer ID number (EIN), if any

A Principal business or profession, including product or service (see page C-2 of the Instructions)

B Business name, if no separate business name, leave blank.

C Business address (including suite or room no.)

City, town or post office, state, and ZIP code

D Accounting method: (1) Cash (2) Accrual (3) Other (specify) ►E Did you "materially participate" in the operation of this business during 2010? If "No," see page C-3 for limit on losses. Yes No

F If you started or acquired this business during 2010, check here ►

Part I: Income

1 Gross receipts or sales. Caution. See page C-4 and check the box if:

- This income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked, or
- You are a member of a qualified joint venture reporting only rental real estate income not subject to self-employment tax. Also see page C-3 for limit on losses.

1 27650.00

2 Returns and allowances

2

3 Subtract line 2 from line 1

3

4 Cost of goods sold (from line 42 on page 2)

4

5 Gross profit. Subtract line 4 from line 3

5

6 Other income, including federal and state gasoline or fuel tax credit or refund (see page C-4)

6

7 Gross income. Add lines 5 and 6

7

27650.00

Part II: Expenses. Enter expenses for business use of your home only on line 30.

8 Advertising	8	18 Office expense	18
9 Car and truck expenses (see page C-4)	9 753.88	19 Pension and profit-sharing plans	19
10 Commissions and fees	10	20 Rent or lease (see page C-6): a Vehicles, machinery, and equipment	20a 4000.00
11 Contract labor (see page C-4)	11	b Other business property	20b 675.00
12 Depreciation	12	21 Repairs and maintenance	21 1272.00
13 Depreciation and section 179 expense deduction (not included in Part III) (see page C-5)	13	22 Supplies (not included in Part III)	22
14 Employee benefit programs (other than on line 19)	14	23 Taxes and licenses	23 625.00
15 Insurance (other than health)	15 1645.00	24 Travel, meals, and entertainment: a Travel	24a
16 Interest: a Mortgage (paid to banks, etc.)	16a	b Deductible meals and entertainment (see page C-6)	24b
b Other	16b	25 Utilities CELL PHONE	25 200.00
17 Legal and professional services	17	26 Wages (less employment credits)	26
		27 Other expenses (from line 48 on page 2) FA 5	27 11773.29

28 Total expenses before expenses for business use of home. Add lines 8 through 27 ►

28 20944.17

29 Tentative profit or (loss). Subtract line 28 from line 7

29

30 Expenses for business use of your home. Attach Form 8829

30

31 Net profit or (loss). Subtract line 30 from line 29

31

- If a profit, enter on both Form 1040, line 12, and Schedule SE, line 2 or on Form 1040NR,
line 13 (if you checked the box on line 1, see page C-7). Estates and trusts, enter on Form 1041,
line 3.

- If a loss, you must go to line 32.

32 If you have a loss, check the box that describes your investment in this activity (see page C-7).

32a All investment is at risk.

- If you checked 32a, enter the loss on both Form 1040, line 12, and Schedule SE, line 2, or
on Form 1040NR, line 13 (if you checked the box on line 1, see the line 31 instructions on page C-7). Estates and trusts, enter Form 1041, line 3.

32b Some investment is not
at risk.

- If you checked 32b, you must attach Form 5198. Your loss may be limited.

Jan

SCHEDULE C
(Form 1040)Department of the Treasury
Internal Revenue Service (IRS)

Name of proprietor

Joseph A. BRENNAN

Profit or Loss From Business

(Sole Proprietorship)

OMB No. 1545-0374

2010

Assessor's
Signature No. 05
2011

► Partnerships, joint ventures, etc., generally must file Form 1065 or 1065-B.

► Attach to Form 1040, 1040NR, or 1041. ► See instructions for Schedule C (Form 1040).

A Principal business or profession, including product or service (see page C-2 of the instructions)

Social security number (SSN)

206-58-9267

B Enter code from pages C-8, 10, & 11

►

C Business name, if no separate business name, leave blank

D Employer ID number (EIN), if any

E Business address (including suite or room no.) ►

City, town or post office, state, and ZIP code

F Accounting method: (1) Cash (2) Accrual (3) Other (specify) ►

G Did you "materially participate" in the operation of this business during 2010? If "No," see page C-3 for limit on losses

Yes No

H If you started or acquired this business during 2010, check here ►

Part I: Income

1 Gross receipts or sales. Caution. See page C-4 and check the box if:

- This income was reported to you on Form W-2 and the "Statutory employee" box on that form was checked, or
- You are a member of a qualified joint venture reporting only rental real estate income not subject to self-employment tax. Also see page C-3 for limit on losses.

► 1 17100.00

2 Returns and allowances

2

3 Subtract line 2 from line 1

3

4 Cost of goods sold (from line 42 on page 2)

4

5 Gross profit: Subtract line 4 from line 3

5

6 Other income, including federal and state gasoline or fuel tax credit or refund (see page C-4)

6

7 Gross income. Add lines 5 and 6

7 17100.00

Part II: Expenses. Enter expenses for business use of your home only on line 30.

8 Advertising

8

18 Office expense

18

9 Car and truck expenses
(see page C-4)

9

19 Pension and profit-sharing plans

19

10 Commissions and fees

10

20 Rent or lease (see page C-6):

20

11 Contract labor (see page C-4)

11

a Vehicles, machinery, and equipment

20a

12 Depletion

12

b Other business property

20b

13 Depreciation and section 179
expense deduction (not included
in Part III) (see page C-5)

13

21 Repairs and maintenance

21

14 Employee benefit programs

14

22 Supplies (not included in Part III)

22

(other than on line 19)

15 Insurance (other than health)

15

23 Taxes and licenses

23

16 Interest

a Mortgage (paid to banks, etc.)

16a

24 Travel, meals, and entertainment:

24a

b Other

16b

a Travel

24b

17 Legal and professional
services

17

b Deductible meals and

25

18 Total expenses before expenses for business use of home. Add lines 8 through 27

entertainment (see page C-6)

26

19 Tentative profit or (loss). Subtract line 28 from line 7

27 Utilities

27

20 Expenses for business use of your home. Attach Form 8829

28 Wages (less employment credits)

28

21 Net profit or (loss). Subtract line 30 from line 29

29 Other expenses (from line 48 on

29

page 2)

page 2)

30

22 If you have a loss, check the box that describes your investment in this activity (see page C-7).

31 Estates and trusts, enter on Form 1041, line 3.

31

- If a profit, enter on both Form 1040, line 12, and Schedule SE, line 2 or on Form 1040NR,

- If you checked the box on line 1, see page C-7). Estates and trusts, enter on Form 1041, line 3.

- If a loss, you must go to line 32.

23 If you have a loss, check the box that describes your investment in this activity (see page C-7).

- If you checked 32a, enter the loss on both Form 1040, line 12, and Schedule SE, line 2, or

- on Form 1040NR, line 13 (if you checked the box on line 1, see the line 31 instructions on page C-7).

- Estates and trusts, enter Form 1041, line 3.

- If you checked 32b, you must attach Form 8198. Your loss may be limited.

32a All investment is at risk.32b Some investment is not

at risk.

Joseph Brennan 6 Month Income History

Sept 2010 \$26,000 (Gross Receipts)

- \$19,984 (Expenses)

\$ 6,016 (Income)

Oct 2010 \$23,425 (Gross Receipts)

- \$17,174 (Expenses)

\$6,251 (Income)

Nov 2010 \$27,650 (Gross Receipts)

- \$20,944 (Expenses)

\$6,706 (Income)

Dec 2010 \$13,000 (Gross Receipts)

- \$7,250 (Expenses)

\$5,750 (Income)

Jan 2011 \$17,100 (Gross Receipts)

- \$5,751 (Expenses)

\$11,349 (Income)

Feb 2011 \$8,200 (Gross Receipts)

- \$2,866 (Expenses)

\$5,344 (Income)

\$115,375 divided by 6 months = \$19,229 Average Gross Receipts/Month minus

\$73,969 divided by 6 months = \$12,328 Average Expenses/Month = **\$6901 Average Income/Month**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>600.00</u>
a. Are real estate taxes included?	Yes <u> </u>	No <u>X</u>
b. Is property insurance included?	Yes <u> </u>	No <u>X</u>
2. Utilities:		
a. Electricity and heating fuel		\$ <u>295.00</u>
b. Water and sewer		\$ <u>0.00</u>
c. Telephone		\$ <u>19.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>187.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>0.00</u>
4. Food		\$ <u>293.00</u>
5. Clothing		\$ <u>86.00</u>
6. Laundry and dry cleaning		\$ <u>30.00</u>
7. Medical and dental expenses		\$ <u>40.00</u>
8. Transportation (not including car payments)		\$ <u>260.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>100.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>58.00</u>
e. Other		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Taxes not deducted from wages</u>		\$ <u>2,277.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>703.00</u>
b. Other		\$ <u>0.00</u>
c. Other		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>370.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>12,328.00</u>
17. Other <u>Pet Maintenance</u>		\$ <u>45.00</u>
Other		\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>17,691.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>19,229.00</u>
b. Average monthly expenses from Line 18 above		\$ <u>17,691.00</u>
c. Monthly net income (a. minus b.)		\$ <u>1,538.00</u>

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cell Phone	\$	85.00
Internet	\$	20.00
Cable	\$	82.00
Total Other Utility Expenditures	\$	187.00

United States Bankruptcy Court
Middle District of Pennsylvania

In re Joseph A. Brennan

Debtor(s)

Case No. 5:11-bk-01504
Chapter 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 57 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 21, 2011

Signature /s/ Joseph A. Brennan
Joseph A. Brennan
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Middle District of Pennsylvania

In re **Joseph A. Brennan**

Debtor(s)

Case No.
Chapter**5:11-bk-01504**
13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$9,810.00	2007 - GROSS INCOME - Popple Construction Co.; Pulvert a/k/a C&S Trucking Co.
\$3,408.00	2007 - BUSINESS INCOME - Landmaster Landscaping.
\$6,825.00	2008 - GROSS INCOME - Popple Construction Co.; Pulvert a/k/a C&S Trucking Co.
\$-60,885.00	2008 - BUSINESS INCOME - Landmaster Landscaping.
\$-5,824.00	2009 - BUSINESS INCOME - Landmaster Landscaping.
\$-8,257.00	2010 - BUSINESS INCOME - Landmaster Landscaping.

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$13,285.00	2010 - Form 1099c (\$26,157) - Form 982 Reduction (\$12,872).

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
None <input type="checkbox"/> b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
None <input type="checkbox"/> c. <i>All debtors:</i> List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
First Niagara Leasing, Inc. v. Joseph A. Brennan, Individually and d/b/a Lawnmaster Landscaping No. GD-09-013857	Assumpsit	Court of Common Pleas of Allegheny County, Pennsylvania	Judgment entered on 5/09 in the amount of \$30,063.

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Cleveland Brother Equipment Co. v. Joseph A. Brennan D/B/A Individually and d/b/a Lawnmaster Landscaping Docket # AR09010038	Assumpsit	Allegheny County Court of Common Pleas, PA	Judgment entered on 10/09 in the amount of \$14,075.
Zahi Nijmeh v. Joseph A. Brennan, Individually and d/b/a Lawnmaster Landscaping Docket No: 25912009	Collection of Debt	Court of Common Pleas, Luzerne County, PA	Judgment entered on 4/09 in the amount of \$20,171
Colonial Pacific Leasing Corp. v. Joseph A. Brennan, Individually and d/b/a Lawnmaster Landscaping Docket No: 30982009	Collection of Debt	Court of Common Pleas, Luzerne County, PA	Judgment entered on 4/09 in the amount of \$36,126.
Highway Equipment and Supply Co., Inc. v. Joseph a. Brennan, Individually and d/b/a Lawnmaster Landscaping	Collection of Debt	Court of Common Pleas, Luzerne County, PA	Judgment entered on 1/09 in the amount of \$1,480.
Five Star Equipment Co. v. Joseph A. Brennan, Individually and d/b/a Lawnmaster Landscaping Docket No: 200800332	Collection of Debt	Court of Common Pleas, Lackawanna County, PA	Judgment entered on 1/08 in the amount of \$2,456.

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
5. Repossessions, foreclosures and returns		
None <input checked="" type="checkbox"/>	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	
NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
6. Assignments and receiverships		
None <input checked="" type="checkbox"/>	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	
NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
COLLEEN M. METROKA, ESQ 120 South Franklin Street Wilkes Barre, PA 18701	2011	\$999

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Lawnmaster Landscaping	9267	62 E. Saylor Ave Wilkes Barre, PA 18702	Landscaping/Snowplowing Services	1999 to Current

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	---

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
NAME	ADDRESS
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
NAME AND ADDRESS	TITLE
	DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL
	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None	If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.
NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.
NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 21, 2011Signature /s/ Joseph A. Brennan
Joseph A. Brennan
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Middle District of Pennsylvania

In re Joseph A. Brennan

Debtor(s)

Case No. 5:11-bk-01504
Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>3,500.00</u>
Prior to the filing of this statement I have received	\$ <u>999.00</u>
Balance Due	\$ <u>2,501.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 21, 2011

/s/ Colleen Marie Metroka

Colleen Marie Metroka #201252
Colleen Marie Metroka, Esq.
120 South Franklin Street
Wilkes Barre, PA 18701
5705924796 Fax: 5703001864
attycoll@aol.com

In re Joseph A. Brennan
 Debtor(s)
 Case Number: 5:11-bk-01504
 (If known)

According to the calculations required by this statement:
 The applicable commitment period is 3 years.
 The applicable commitment period is 5 years.
 Disposable income is determined under § 1325(b)(3).
 Disposable income is not determined under § 1325(b)(3).
 (Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME																				
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.																			
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$	0.00	\$														
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ 19,229.00</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ 12,328.00</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c. Business income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>						Debtor	Spouse	a. Gross receipts	\$ 19,229.00	\$	b. Ordinary and necessary business expenses	\$ 12,328.00	\$	c. Business income	Subtract Line b from Line a		\$	6,901.00	\$
	Debtor	Spouse																		
a. Gross receipts	\$ 19,229.00	\$																		
b. Ordinary and necessary business expenses	\$ 12,328.00	\$																		
c. Business income	Subtract Line b from Line a																			
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ 0.00</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2" style="text-align: center;">Subtract Line b from Line a</td> </tr> </tbody> </table>						Debtor	Spouse	a. Gross receipts	\$ 0.00	\$	b. Ordinary and necessary operating expenses	\$ 0.00	\$	c. Rent and other real property income	Subtract Line b from Line a		\$	0.00	\$
	Debtor	Spouse																		
a. Gross receipts	\$ 0.00	\$																		
b. Ordinary and necessary operating expenses	\$ 0.00	\$																		
c. Rent and other real property income	Subtract Line b from Line a																			
5	Interest, dividends, and royalties.					\$	0.00	\$												
6	Pension and retirement income.					\$	0.00	\$												
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.					\$	0.00	\$												
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					\$	0.00	\$												
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ 0.00	Spouse \$ 0.00																	

9	<p>Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.</p> <table border="1"> <thead> <tr> <th></th><th style="text-align: center;">Debtor</th><th style="text-align: center;">Spouse</th></tr> </thead> <tbody> <tr> <td>a.</td><td style="text-align: right;">\$</td><td style="text-align: right;">\$</td></tr> <tr> <td>b.</td><td style="text-align: right;">\$</td><td style="text-align: right;">\$</td></tr> </tbody> </table>		Debtor	Spouse	a.	\$	\$	b.	\$	\$		
	Debtor	Spouse										
a.	\$	\$										
b.	\$	\$										
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	\$ 0.00	\$ 6,901.00									
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 6,901.00										

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11	\$ 6,901.00						
13	<p>Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1"> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table> <p>Total and enter on Line 13</p>	a.	\$	b.	\$	c.	\$	\$ 0.00
a.	\$							
b.	\$							
c.	\$							
14	Subtract Line 13 from Line 12 and enter the result.	\$ 6,901.00						
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.	\$ 82,812.00						
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>PA</u> b. Enter debtor's household size: <u>1</u>	\$ 44,172.00						
17	<p>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</p> <p><input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</p>							

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

18	Enter the amount from Line 11.	\$ 6,901.00						
19	<p>Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1"> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table> <p>Total and enter on Line 19.</p>	a.	\$	b.	\$	c.	\$	\$ 0.00
a.	\$							
b.	\$							
c.	\$							
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 6,901.00						

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.				\$ 82,812.00
22	Applicable median family income. Enter the amount from Line 16.				\$ 44,172.00
23	<p>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.</p>				
Part IV. CALCULATION OF DEDUCTIONS FROM INCOME					
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
24A	National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$ 526.00
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.				\$ 60.00
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$ 440.00
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.				\$ 608.00
26	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: <hr/>				\$ 0.00

27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. <input type="checkbox"/> 0 <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$	265.00												
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$	0.00												
28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1" data-bbox="197 804 1310 925"> <tr> <td data-bbox="197 804 241 846">a.</td> <td data-bbox="241 804 866 846">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="866 804 891 846">\$</td> <td data-bbox="891 804 1310 846">496.00</td> </tr> <tr> <td data-bbox="197 846 241 889">b.</td> <td data-bbox="241 846 866 889">Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td> <td data-bbox="866 846 891 889">\$</td> <td data-bbox="891 846 1310 889">0.00</td> </tr> <tr> <td data-bbox="197 889 241 925">c.</td> <td data-bbox="241 889 866 925">Net ownership/lease expense for Vehicle 1</td> <td data-bbox="866 889 1310 925">Subtract Line b from Line a.</td> <td data-bbox="1310 889 1334 925">\$</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	496.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	0.00	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	\$	496.00
a.	IRS Transportation Standards, Ownership Costs	\$	496.00												
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	0.00												
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$												
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1" data-bbox="197 1127 1310 1227"> <tr> <td data-bbox="197 1127 241 1170">a.</td> <td data-bbox="241 1127 866 1170">IRS Transportation Standards, Ownership Costs</td> <td data-bbox="866 1127 891 1170">\$</td> <td data-bbox="891 1127 1310 1170">0.00</td> </tr> <tr> <td data-bbox="197 1170 241 1212">b.</td> <td data-bbox="241 1170 866 1212">Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td> <td data-bbox="866 1170 891 1212">\$</td> <td data-bbox="891 1170 1310 1212">0.00</td> </tr> <tr> <td data-bbox="197 1212 241 1227">c.</td> <td data-bbox="241 1212 866 1227">Net ownership/lease expense for Vehicle 2</td> <td data-bbox="866 1212 1310 1227">Subtract Line b from Line a.</td> <td data-bbox="1310 1212 1334 1227">\$</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	0.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	0.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	\$	0.00
a.	IRS Transportation Standards, Ownership Costs	\$	0.00												
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	0.00												
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$												
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$	2,277.00												
31	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$	0.00												
32	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$	0.00												
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49.</p>	\$	370.00												
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$	0.00												
35	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$	0.00												

36	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$ 0.00
37	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 20.00
38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$ 5,062.00

Subpart B: Additional Living Expense Deductions

Note: Do not include any expenses that you have listed in Lines 24-37

39	<p>Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.</p> <table border="1" style="margin-left: 20px;"> <tr> <td>a.</td><td>Health Insurance</td><td>\$ 0.00</td></tr> <tr> <td>b.</td><td>Disability Insurance</td><td>\$ 0.00</td></tr> <tr> <td>c.</td><td>Health Savings Account</td><td>\$ 0.00</td></tr> </table> <p>Total and enter on Line 39</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$</p>	a.	Health Insurance	\$ 0.00	b.	Disability Insurance	\$ 0.00	c.	Health Savings Account	\$ 0.00	\$ 0.00
a.	Health Insurance	\$ 0.00									
b.	Disability Insurance	\$ 0.00									
c.	Health Savings Account	\$ 0.00									
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$ 0.00									
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ 0.00									
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00									
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$ 0.00									
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$ 0.00									
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$ 0.00									
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$ 0.00									

Subpart C: Deductions for Debt Payment

47	<p>Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th><th>Name of Creditor</th><th>Property Securing the Debt</th><th>Average Monthly Payment</th><th>Does payment include taxes or insurance</th></tr> </thead> <tbody> <tr> <td>a.</td><td>Ally Financial</td><td>2006 Chevrolet Silverado Pick-up</td><td style="text-align: center;">\$ 234.33</td><td style="text-align: center;"><input type="checkbox"/> yes <input checked="" type="checkbox"/> no</td></tr> <tr> <td></td><td></td><td></td><td style="text-align: right;">Total: Add Lines</td><td style="text-align: right;">\$ 234.33</td></tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance	a.	Ally Financial	2006 Chevrolet Silverado Pick-up	\$ 234.33	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no				Total: Add Lines	\$ 234.33	
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance													
a.	Ally Financial	2006 Chevrolet Silverado Pick-up	\$ 234.33	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no													
			Total: Add Lines	\$ 234.33													
48	<p>Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th><th>Name of Creditor</th><th>Property Securing the Debt</th><th>1/60th of the Cure Amount</th></tr> </thead> <tbody> <tr> <td>a.</td><td>-NONE-</td><td></td><td style="text-align: center;">\$</td></tr> <tr> <td></td><td></td><td></td><td style="text-align: right;">Total: Add Lines</td></tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	-NONE-		\$				Total: Add Lines	\$ 0.00			
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount														
a.	-NONE-		\$														
			Total: Add Lines														
49	<p>Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.</p>	\$ 0.00															
50	<p>Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>a.</td><td>Projected average monthly Chapter 13 plan payment.</td><td style="text-align: center;">\$ 0.00</td></tr> <tr> <td>b.</td><td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</td><td style="text-align: center;">x 5.50</td></tr> <tr> <td>c.</td><td>Average monthly administrative expense of chapter 13 case</td><td style="text-align: right;">Total: Multiply Lines a and b</td></tr> </tbody> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$ 0.00	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x 5.50	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$ 0.00						
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c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b															
51	<p>Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.</p>	\$ 234.33															

Subpart D: Total Deductions from Income

52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.	\$ 5,296.33
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Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$ 6,901.00
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$ 0.00
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$ 0.00
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$ 5,296.33

57	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.			\$ 0.00	
		Nature of special circumstances	Amount of Expense		
	a.		\$		
	b.		\$		
c.		\$			
			Total: Add Lines		
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.			\$ 5,296.33	
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.			\$ 1,604.67	

Part VI. ADDITIONAL EXPENSE CLAIMS

60	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.			\$	
		Expense Description	Monthly Amount		
	a.		\$		
	b.		\$		
	c.		\$		
d.		\$			
	Total: Add Lines a, b, c and d	\$			

Part VII. VERIFICATION

61	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i>			\$
	Date: <u>April 21, 2011</u>	Signature: <u>/s/ Joseph A. Brennan</u> Joseph A. Brennan (Debtor)		